

Information to identify the case:		
Debtor 1:	Stephen J. Conte Jr.	Social Security number or ITIN: xxx-xx-9321
	First Name Middle Name Last Name	EIN: --
Debtor 2:		Social Security number or ITIN: --
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 9/28/18
Case number:	18-29278-JKS	Date case converted to chapter: 11 5/30/19

Official Form 309E (For Individuals or Joint Debtors)

Notice of Chapter 11 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stephen J. Conte Jr.	
2. All other names used in the last 8 years		
3. Address	395 North Farview Avenue Paramus, NJ 07652	
4. Debtor's attorney Name and address	Brian Gregory Hannon Law Office of Norgaard O'Boyle 184 Grand Avenue Englewood, NJ 07631	Contact phone 201-871-1333
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 6/4/19

For more information, see page 2 >

Debtor **Stephen J. Conte Jr.**

Case number **18-29278-JKS**

6. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.

Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

July 10, 2019 at 09:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

**Office of the US Trustee, 1085
Raymond Blvd., One Newark Center,
Suite 1401, Newark, NJ 07102-5504**

7. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

First date set for hearing on confirmation of plan. The court will send you a notice of that date later.

**Filing deadline for
dischargeability complaints:
9/9/19**

Deadline for filing proof of claim:

10/8/19

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

Your claim will be allowed in the amount scheduled unless:

- your claim is designated as *disputed*, *contingent*, or *unliquidated*;
- you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at www.pacer.gov.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing Deadline:

30 days after the *conclusion* of the meeting of creditors

8. Creditors with a foreign address

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

9. Filing a Chapter 11 bankruptcy case

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.

10. Discharge of debts

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

11. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Stephen J. Conte, Jr.
 Debtor

Case No. 18-29278-JKS
 Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309E

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jun 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2019.

db Stephen J. Conte, Jr., 395 North Farview Avenue, Paramus, NJ 07652
 aty +John O'Boyle, Norgaard O'Boyle, 184 Grand Ave, Englewood, NJ 07631-3578
 aty +Norgaard O'Boyle, 184 Grand Ave, Englewood, NJ 07631-3578
 517781627 +396 Management Group, LLC, 396 Farview Avenue, Paramus, NJ 07652-4630
 517781628 +Allstate Insurance Co., Box 660598, Dallas, TX 75266-0598
 517781629 +Bryant State Bank, 500 E. 60th Street, Sioux Falls, SD 57104-0478
 517781631 #+Continental Insurance Company, 333 South Wabash Avenue, Chicago, IL 60604-4253
 517781632 +Encompass Insurance, c/o NJ Dept. of Banking and Insurance, 153 Halsey Street #2,
 Newark, NJ 07102-2828
 517781635 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: First Savings Credit Card, 500 E. 60th Street,
 Sioux Falls, SD 57104)
 517781633 +Faber Associates, 1111 Paulison Avenue, #1, Clifton, NJ 07011-3661
 517781636 +Guy Mitchell, White House Chef Tour, 800 Trenton Road, Apt. 159,
 Langhorne, PA 19047-5666
 517781638 +Michael Triffin, 5131 Township Line Road, Box 551, Drexel Hill, PA 19026-4813
 517781640 +Nancy Espinoza, c/o Kiernan & Campbell, 175 Fairfield Avenue,
 West Caldwell, NJ 07006-6425
 517781641 +Oradell Animal Hospital, 580 Winters Avenue, Paramus, NJ 07652-3902
 517781642 +Patricia Conte, 396 Farview Avenue, Paramus, NJ 07652-4630
 517781643 +Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
 517781644 +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
 517781646 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of NJ Div of Taxation, Box 245, Trenton, NJ 08695)
 517781645 +Sebring Assoc./Excelsior, LLC, 170 Prospect Avenue, Hackensack, NJ 07601-1820
 517781647 +Thomas M. Murphy, Esq., 381 Franklin Avenue, Belleville, NJ 07109-1703
 517781648 +Trojan Professional Services, Inc., Box 1270, Los Alamitos, CA 90720-1270
 517841418 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517781650 +Water Works Plumbing & Heating, 20 Booker Street, Westwood, NJ 07675-2618

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bhannon@norgaardfirm.com Jun 04 2019 23:44:17 Brian Gregory Hannon,
 Law Office of Norgaard O'Boyle, 184 Grand Avenue, Englewood, NJ 07631
 smg EDI: IRS.COM Jun 05 2019 03:08:00 Dist Dir of IRS, Insolvency Function, PO Box 724,
 Springfield, NJ 07081-0724
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 04 2019 23:45:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 04 2019 23:45:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517781630 +EDI: CAPITALONE.COM Jun 05 2019 03:08:00 Capital One Bank, 10700 Capital One Way,
 Richmond, VA 23060-9243
 517899992 EDI: CAPITALONE.COM Jun 05 2019 03:08:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 517781634 +EDI: AMINFOFP.COM Jun 05 2019 03:08:00 First Premier Bank, 3820 N Louise Avenue,
 Sioux Falls, SD 57107-0145
 517781639 +EDI: CBS7AVE Jun 05 2019 03:08:00 Midnight Velvet, 1112 7th Avenue, Box 2816,
 Monroe, WI 53566-1364
 517854934 +EDI: CBS7AVE Jun 05 2019 03:08:00 Midnight Velvet, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 517852458 +EDI: JEFFERSONCAP.COM Jun 05 2019 03:08:00 Premier Bankcard, LLC,
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 517781649 EDI: USBANKARS.COM Jun 05 2019 03:08:00 US Bank National Assoc, 425 Walnut Street,
 Cincinnati, OH 45202

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517781637* Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-2

User: admin
Form ID: 309E

Page 2 of 2
Total Noticed: 34

Date Rcvd: Jun 04, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2019 at the address(es) listed below:

Brian Gregory Hannon on behalf of Debtor Stephen J. Conte, Jr. bhannon@norgaardfirm.com, sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com
Denise E. Carlon on behalf of Creditor US Bank National Association, As Successor Trustee to Bank of America, National Association (Successor by Merger to LaSalle Bank National Association) As Trustee for Morgan Stanley Mortgage Loan Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2007-1XS, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John O'Boyle on behalf of Debtor Stephen J. Conte, Jr. joboye@norgaardfirm.com, sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com
Rebecca Ann Solarz on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2007-1XS, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6